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PATENT

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : STOVER, Merlin D.
 SERIAL NO : 10/696,231
 FILED : October 29, 2003
 TITLE : NEGOTIABLE INSTRUMENT WITH FRAUD PROTECTION
 Grp./A.U. : 2876
 Examiner : KOYAMA, Kumikoc
 Conf. No. : 5252
 Docket No. : P06457US00

entered
 3/21/05
 amh

AMENDMENT AFTER FINAL

Mail Stop AF
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated November 24, 2004, please consider the following remarks.

 CERTIFICATE OF MAILING/TRANSMISSION (37 CFR 1.8(a))

I hereby certify that this correspondence is, on the date shown below, being:

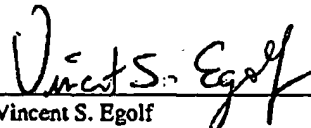
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 Vincent S. Egolf

OK to Enter.
 KCK 03/14/05